

Fill in this information to identify the case:

Debtor 1 Ezekiel Tyrone Kitt, Jr.

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: \_\_\_\_\_ District of SC

Case number 18-03656

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Residential Mortgage Loan Trust 2013-TT2,  
by U.S. Bank National Association, not in its  
individual capacity, but solely as Legal Title Trustee

Court claim no. (if known): 5-3

Last 4 digits of any number you use to  
identify the debtor's account: 0 5 8 0

Date of payment change: 03/01/21  
Must be at least 21 days after date  
of this notice

New total payment: \$ 350.41  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 67.07

New escrow payment: \$ 67.41

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Ezekiel Tyrone Kitt, Jr.  
First Name Middle Name Last Name

Case number (if known) 18-03656

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**x** /s/Richard Postiglione

Signature

Date 02/03/21

Print: Richard Postiglione  
First Name Middle Name Last Name

Title \_\_\_\_\_

Company Friedman Vartolo LLP

Address 1325 Franklin Avenue, Suite 160  
Number Street

Garden City, NY 11530  
City State ZIP Code

Contact phone (212) 471-5100

Email bankruptcy@friedmanvartolo.com

Doing business as Planet Home Servicing in the state of New York  
 321 Research Pkwy, Ste 303  
 Meriden, CT 06450

Analysis Date: 01/08/21

Loan Number: [REDACTED]

Borrower Name: EZEKIEL KITT

Co-Borrower Name: DOROTHY M KITT

Customer Service: 1-866-882-8187

Visit Our Website at: [www.planethomelending.com](http://www.planethomelending.com)  
 Email: [cs@myloansupport.com](mailto:cs@myloansupport.com)

000041  
 EZEKIEL KITT  
 DOROTHY M KITT  
 119 KITT RD  
 SUMMERVILLE SC 29483

Planet Home Lending has reviewed your escrow account to determine your new monthly escrow payment. As you may know, we collect funds and hold them in your escrow account to pay items such as property taxes, mortgage insurance and homeowner's insurance premiums on your behalf. Below are answers to the most commonly asked questions we receive about the annual escrow analysis and the details related to your account.

**1. What is the amount of my new monthly payment starting March 01, 2021?**

Payment Items	Current Payment	New Payment	Difference
Principal and Interest	\$283.00	\$283.00	\$0.00
Escrow	67.07	67.41	0.34
Shortage/Surplus	-1.28	0.00	1.28
<b>Total Monthly Payment</b>	<b>\$348.79</b>	<b>\$350.41</b>	<b>\$1.62</b>

- **Note:** If you currently use a bill pay service to make your monthly payments, please update the amount scheduled for submission in March to reflect the new payment listed above. If you are currently set up on automatic payments with Planet Home Lending, your March payment will automatically be adjusted to include the above escrow amount(s).
- If you have an adjustable rate mortgage the New Payment Amount may not reflect any pending changes to the Principal and interest portion of your payment.

**2. What are the most common reasons that my escrow payment may change from year to year?**

- A. Increases or Decreases in Amounts Billed** – the amount we collect each month to be held in your escrow account may change based on increases or decreases to your property taxes, mortgage insurance, and homeowner's insurance premiums. The information below compares the amounts Planet Home Lending expected to pay for each item this past year from your escrow account to the actual amounts that were paid. The difference column reflects the increase or decrease for each escrowed item.

Escrowed Item	Expected Amounts Due	Actual Amounts Due	Difference
COUNTY	\$301.92	\$305.93	\$4.01
HOMEOWNERS	\$502.92	\$502.92	\$0.00
<b>Total Annual Escrow Payments</b>	<b>\$804.84</b>	<b>\$808.85</b>	<b>\$4.01</b>
<b>Monthly Escrow Payments</b>	<b>\$67.07</b>	<b>\$67.41</b>	<b>\$0.34</b>

- B. Repayment of Escrow Shortage or Surplus** - According to the projections shown in Table 1 on the reverse side, your escrow account will rise above the minimum required balance of \$134.82 in December. This means you will have a **surplus** of \$1,086.41 in your escrow account.

Projected Low Escrow Balance	Allowable Low Escrow Balance	Surplus
-\$1,704.18	\$134.82	\$1,086.41
<i>minus</i>	<i>equals</i>	

**ESCROW SURPLUS SUMMARY**

Loan Number: [REDACTED]

Name: EZEKIEL KITT  
 DOROTHY M KITT

Surplus Amount: \$1,086.41

If your loan is current, a check for the surplus amount will follow under separate cover. If you have any questions, please contact our Customer Service Department at 1-866-882-8187.

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COMING YEAR ESCROW ACCOUNT PROJECTIONS AND ACTIVITY HISTORY

Table 1 shows a month by month estimate of the activity we anticipate will occur in your escrow account over the next 12 months. This table shows the projected low balance point that is used to calculate an escrow shortage or surplus. Table 2 itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. Last year's estimates are next to the actual activity. An asterisk (\*) indicates a difference from a previous estimate in either the date or the amount. The letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown. If you want a further explanation please call our toll-free number.

Unless limited by state law, Federal law (RESPA) allows lenders to maintain a two month cushion in an escrow account. The cushion helps minimize the amount your escrow account could be overdrawn if tax or insurance payments increase.

Please keep this statement for comparison with the actual activity in your escrow account at the end of the escrow accounting computation year.

**TABLE 1 - ACCOUNT PROJECTIONS**

Month	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Required Balance	Projected Balance
<b>Beginning Balance</b>				\$185.75	-\$1,653.25
March	67.41	41.91	HOMEOWNERS	211.25	-1,627.75
April	67.41	41.91	HOMEOWNERS	236.75	-1,602.25
May	67.41	41.91	HOMEOWNERS	262.25	-1,576.75
June	67.41	41.91	HOMEOWNERS	287.75	-1,551.25
July	67.41	41.91	HOMEOWNERS	313.25	-1,525.75
August	67.41	41.91	HOMEOWNERS	338.75	-1,500.25
September	67.41	41.91	HOMEOWNERS	364.25	-1,474.75
October	67.41	41.91	HOMEOWNERS	389.75	-1,449.25
November	67.41	41.91	HOMEOWNERS	415.25	-1,423.75
December	67.41	148.04	COUNTY	334.62	-1,504.38
December	0.00	157.89	COUNTY	176.73	-1,662.27
December	0.00	41.91	HOMEOWNERS	134.82	-1,704.18
January	67.41	41.91	HOMEOWNERS	160.32	-1,678.68
February	67.41	41.91	HOMEOWNERS	185.82	-1,653.18

\*\*Low Balance used to determine escrow overage or shortage.

**TABLE 2 - ESCROW ACTIVITY HISTORY**

Month	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
<b>Beginning Balance</b>				-\$2,799.04
March	75.04 *	0.00 *	HOMEOWNERS	-2,724.00
March	0.00	80.50 *	HAZARD INS	-2,804.50
April	75.04 *	0.00 *	HOMEOWNERS	-2,729.46
April	0.00	41.34 *	HAZARD INS	-2,770.80
May	37.52 *	0.00 *	HOMEOWNERS	-2,733.28
June	52.58 *	0.00 *	HOMEOWNERS	-2,680.70
June	0.00	83.82 *	HAZARD INS	-2,764.52
July	157.74 *	0.00 *	HOMEOWNERS	-2,606.78
July	0.00	41.91 *	HAZARD INS	-2,648.69
August	105.16 *	0.00 *	HOMEOWNERS	-2,543.53
September	0.00 *	0.00 *	HOMEOWNERS	-2,543.53
September	0.00	83.82 *	HAZARD INS	-2,627.35
October	184.16 *	0.00 *	HOMEOWNERS	-2,443.19
October	0.00	41.91 *	HAZARD INS	-2,485.10
November	197.37 *	0.00 *	HOMEOWNERS	-2,287.73
November	0.00	41.34 *	HAZARD INS	-2,329.07
December	131.58 *	148.04 *	COUNTY	-2,345.53
December	0.00	0.00 *	COUNTY	-2,345.53
December	0.00	0.00 *	HOMEOWNERS	-2,345.53
December	0.00	41.91 *	HAZARD INS	-2,387.44
January	1,066.72 E	0.00 E	HOMEOWNERS	-1,320.72
January	0.00 E	157.89 E	COUNTY	-1,478.61
January	0.00 E	157.89 E	COUNTY	-1,636.50
January	0.00	41.91 *	HAZARD INS	-1,678.41
February	67.07 E	41.91 E	HOMEOWNERS	-1,653.25

ATTENTION TO ANY DEBTOR IN BANKRUPTCY OR WHO HAS RECEIVED A DISCHARGE IN BANKRUPTCY: This document is being sent for compliance and/or informational purposes only and is not an attempt to collect a debt or impose personal liability on the recipient except as permitted by law. Please be advised that this letter constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof who has received a discharge of such debt in accordance with applicable bankruptcy laws or who is subject to the automatic stay of Section 362 of the US Bankruptcy Code. Creditor retains its rights under its security instrument, including the right to foreclose its lien.

Borrowers who are not in bankruptcy or who have not received a discharge in bankruptcy, please be advised that Planet Home Lending is a debt collector attempting to collect a debt and any information obtained may be used for that purpose.

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF SOUTH CAROLINA

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	:
IN RE:	: CASE NO.: 18-03656-jw
	:
Ezekiel Tyrone Kitt, Jr.	: CHAPTER: 13
<i>aka Tyrone Kitt</i>	:
<i>aka Ezekiel Kitt,</i>	: HON. JUDGE.: John E. Waites
	:
Debtor.	:
-----X	:

**CERTIFICATE OF SERVICE**

On February 4, 2021, I caused to be served a true copy of the annexed **NOTICE OF MORTGAGE PAYMENT CHANGE** by mailing the same by First Class Mail in a sealed envelope, with postage prepaid thereon, in a post office or official depository of the U.S. Postal Service, addressed to the last known address of the addressee, and the property address as indicated on the attached Service List annexed hereto.

By: /s/Richard Postiglione  
FRIEDMAN VARTOLO LLP  
85 Broad Street, Suite 501  
New York, New York 10004  
T: (212) 471-5100  
F: (212) 471-5150

**SERVICE LIST**

Ezekiel Tyrone Kitt, Jr.  
119 Kitt Road  
Summerville, SC 29483  
***Debtor***

Russell A. DeMott  
DeMott Law Firm, P.A.  
300 N Cedar Street  
Suite A  
Summerville, SC 29483  
***Debtor's Attorney***

James M. Wyman  
PO Box 997  
Mount Pleasant, SC 29465-0997  
***Trustee***

U.S. Trustee's Office  
Strom Thurmond Federal Building  
1835 Assembly Street  
Suite 953  
Columbia, SC 29201  
***U.S. Trustee***